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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Robert First name	First name
Write the name that is on your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Koyn Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 3340	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Robert		Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		88 Fir Street Number Street	Number Street
		Park Forest Illinois 60466	
		City State Zip Code	City State Zip Code
		Cook	County
		County If your mailing address is different from the one	County If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Robert		Koyn		Case number (if kno	own)
	First Name	Middle Name	Last Name			
Pa	rt 2: Tell the Court Abo	ut Your Bankrupt	cy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		orief description of each, see B2010)). Also, go to the top o			C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details all cashier's check may pay with a lineed to pay Individuals to lineed that judge may, but the official powyou choose the	bout how you may pay. Ty k, or money order If your a credit card or check with the fee in installments. If Pay Your Filing Fee in Inst my fee be waived (You m t is not required to, waive yerty line that applies to yo	pically, if your attorney is a pre-printer you choose tallments (Onay request your fee, an our family sit the Application attorney is to the Application attorney is attorney in the Application attorney in the Application attorney is a second to the Application attorney in the Application attorney is a second to the Application at the	ou are paying the submitting you ad address. This option, significial Form 103 this option only d may do so onlize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for SA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern District of Illinois	When When When	4/12/2010 MM / DD / YYYY MM / DD / YYYY	Case number 10-bk-16042 Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor _ District _ Debtor _ District _		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No.	landlord obtained an evictior Go to line 12.			o you want to stay in your residence? Set You (Form 101A) and file it with

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Koyn Debtor 1 Robert __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Robert Middle Name
 Koyn
 Case number (if known)

 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling					
	About Debtor 1:		About Debtor 2 (Sp	oouse Only in a Joint Case):	
15. Tell the court	You must check one:		You must check one:		
whether you have received briefing about credit counseling.	ived briefing counseling ager t credit filed this bankru	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a appletion.	
The law requires that you receive a briefing		the certificate and the payment plan, eveloped with the agency.		the certificate and the payment plan, veloped with the agency.	
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, but I do not have a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.	
check one of the following choices. If you cannot do so, you are not eligible to file.		ter you file this bankruptcy petition, copy of the certificate and payment		er you file this bankruptcy petition, copy of the certificate and payment	
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	
creditors can begin collection activities again.	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	
	receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.	
		the 30-day deadline is granted only imited to a maximum of 15 days.	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.		
	I am not require counseling beca	d to receive a briefing about credit ause of:	I am not require counseling beca	d to receive a briefing about credit ause of:	
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.	
	about credit cour	are not required to receive a briefing aseling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	

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Debtor 1 Robert		Koyn	Case number (if known)		
Part 6: Answer These Que	Middle Name estions for Reporting F	Last Name Purposes			
16. What kind of debts do you have?	16a. Are your debts p "incurred by an in No. Go to lin Yes. Go to lir 16b. Are your debts p money for a busi No. Go to lin Yes. Go to lin Yes. Go to lin	primarily consumer debts ndividual primarily for a per le 16b. In e 17. In primarily business debts? In ess or investment or thrower 16c.	rsonal, family, or househ Business debts are debt ugh the operation of the	s that you incurred to obtain business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are p	inder Chapter 7. Go to line 18 er Chapter 7. Do you estimate paid that funds will be availab	that after any exempt prop	perty is excluded and administrative d creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001		25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	0	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	0	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Robert Koyn Signature of Debtor	1	Signature of D	Debtor 2	
	Executed on7	7/31/2017 MM / DD / YYYY	Executed or	1	

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Debtor 1 Robert		Koyn	Case number (if	known)	
First Name	Middle Name	Last Name			
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the Iso certify that I have delivered to the	
If you are not	debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I				
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.	
attorney, you do not	•	, ,		•	
need to file this page.	/s/ Morsheda Hash	em	Date	7/31/2017	
	Signature of Attorney	****		M / DD / YYYY	
	3				
	Morsheda Hashem				
	Printed name				
	Semrad Law Firm				
	Firm name				
	11101 S. Western Ave	enue			
	Street				
	Chicago		Illinois	60643	
	City		State	Zip Code	
	Contact phone	3122374973	Email address	mhashem@semradlaw.com	
			_		
	Bar number		State		

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Fill in this information to identify your case:						
Debtor 1	Robert		Koyn			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

П	Check if this is ar	า
	amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	50.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,485.00
1c. Copy line 63, Total of all property on Schedule A/B	\$7,485.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$8,498.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	ψ0,430.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$18,118.00
Your total liabilities	\$26,616.00
art 3: Summarize Your Income and Expenses	
•	\$2,919.77
. Schedule I: Your Income (Official Form 106I)	\$2,919.77

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Deb	btor 1 Robert		Koyn	Case number (if known)				
	First Name	Middle Name	Last Name					
Part	4: Answer These Que	stions for Administrat	ive and Statistical Records					
6. A	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?							
	No. You have nothing to Yes.	report on this part of the fo	rm. Check this box and submit th	nis form to the court with your other sch	edules.			
	What kind of debt do you ha	ve?						
ı			mer debts are those incurred by a fill out lines 8-10 for statistical pur	an individual primarily for a personal, poses. 28 U.S.C. § 159.				
	Your debts are not prim this form to the court with	-	ou have nothing to report on this p	part of the form. Check this box and sub	omit			
	From the Statement of You Form 122A-1 Line 11; OR , F		e: Copy your total current monthlorm 122C-1 Line 14.	ly income from Official	\$3,107.40			
9.	Copy the following specia	I categories of claims fro	om Part 4, line 6 of Schedule E/	F:				
	From Part 4 on Schedule	E/F, copy the following:		Total claim				
	9a. Domestic support obliga	ations (Copy line 6a.)		\$0.00				
	9b. Taxes and certain other	debts you owe the governi	ment. (Copy line 6b.)	\$0.00				
	9c. Claims for death or pers	onal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00				
	9d. Student loans. (Copy lin	e 6f.)		\$0.00				
	9e. Obligations arising out of priority claims. (Copy line 6g		or divorce that you did not report a	\$0.00				
	9f. Debts to pension or prof	it-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00				

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify	your case:		
Debtor 1	Dobort		Kayra	
Deptor I	Robert First Name	Middle N	Koyn lame Last Name	
Debtor 2	(ings) =			
(Spouse, if fil	ling) First Name	Middle N	lame Last Name	
United Sta	ates Bankruptcy Court f	or the: Northern	District of Illinois (State)	
Case num	ber		(State)	
				Check if this is an
<u>Officia</u>	ıl Form 106A	<u>/B</u>		amended filing
Sched	dule A/B: Pr	operty		12/1
category v responsibl write your	where you think it fits e for supplying corre- name and case num	best. Be as complete a ct information. If more s ber (if known). Answer e	very question.	le are filing together, both are equally his form. On the top of any additional pages,
		_	nd, or Other Real Estate You Own or Ha	
	own or have any leg No. Go to Part 2	al or equitable interest	in any residence, building, land, or similar pr	operty?
		t0		
ш	Yes. Where is the prop	Derty !	What is the property? Check all that apply	Do not deduct secured claims or exemptions. Put
1.1			What is the property? Check all that apply. Single-family home	the amount of any secured claims on Schedule D:
	Street address, if availa	able, or other description	Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
			Condominium or cooperative	Current value of the entire property? Current value of the portion you own?
			Manufactured or mobile home	
	Number Street		Land Investment property	Describe the nature of your ownership
			Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City Sta	te Zip Code	Other	
			Who has an interest in the property? Check one.	Check if this is community property (see instructions)
			Debtor 1 only	П
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and another	
			Other information you wish to add about th property identification number:	is item, such as local
If you	own or have more than	n one, list here:		
1.0			What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
1.2	Street address, if availa	able, or other description	Single-family home Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
			Condominium or cooperative	Current value of the Current value of the
			Manufactured or mobile home	entire property? portion you own?
	Number Street		Land	Describe the meture of very surrounding
	Number Street		Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by
	City Sta	te Zip Code	Timeshare Other	the entireties, or a life estate), if known.
			Who has an interest in the property? Check	Check if this is community property (see instructions)
			one. Debtor 1 only	⊔
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and another	
			Other information you wish to add about th property identification number:	is item, such as local

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Debtor 1	Robert First Name	Middle Name	Koyn Last Name	Case number	(if known)	
1.3	eet address, if available, or ot		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nur	mber Street / State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
]]]	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the po we attached for Part 1. W	rtion you own for a rite that number h	all of your entries from Part 1, incl ere.	uding any entries	for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	t? Include any vehicles	
	ans, trucks, tractors, sport u	•	also report it on Schedule G: Executo cycles	ry Contracts and L	Inexpired Leases.	
3.1	Model: Year:	Honda Accord 2005	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2005 Honda Accord	142000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$6175.00	Current value of the portion you own? \$6175.00
3.2	Make Model: Year:		who has an interest in the pro one. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar	nd another	Current value of the entire property?	Current value of the portion you own?

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3.3		Middle Name	Last Name	oer (if known)		
	Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Fured claims on Schedule aims Secured by Propert	
	Approximate mileage:		Debtor 2 only	Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?	
			At least one of the debtors and another			
			Check if this is community property (see instructions)			
3.4			Who has an interest in the property? Check	Do not deduct secured	· · · · · · · · · · · · · · · · · · ·	
	Model: Year:		one.	Creditors Who Have Cla	ecured claims on Schedule	
	Approximate mileage:	-	Debtor 1 only		. ,	
			Debtor 2 only	Current value of the	Current value of the portion you own?	
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own:	
			At least one of the debtors and another			
			Check if this is community property (see instructions)			
Exam		•	er recreational vehicles, other vehicles, and acc t, fishing vessels, snowmobiles, motorcycle accessor			
Exam N Y 4.1	ples: Boats, trailers, motors lo 'es Make Model:	•	t, fishing vessels, snowmobiles, motorcycle accessor Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu	red claims on <i>Schedul</i>	
Exam N Y 4.1	ples: Boats, trailers, motors lo 'es Make	•	who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Cle	ured claims on <i>Schedul</i> aims Secured by Proper	
Exam N Y 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedule aims Secured by Proper Current value of the	
Exam N Y 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cle	ured claims on <i>Schedul</i> e aims Secured by Propen	
Exam N Y 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedule aims Secured by Proper Current value of the	
Exam N Y 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedule aims Secured by Proper Current value of the	
Exam N Y 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?	ured claims on Schedulk aims Secured by Proper Current value of the portion you own? claims or exemptions.	
Exam N 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	ured claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. I ured claims on Schedula	
Exam N 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?	claims or Schedule claims Secured by Proper current value of the portion you own? claims or exemptions. I	
Exam N 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secucreditors Who Have Classification of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification of the Current value of the	claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ured claims on Scheduk aims Secured by Proper Current value of the	
Exam Y 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications Creditors Who Have Classifications	ured claims on Schedukaims Secured by Proper. Current value of the portion you own? claims or exemptions. I ured claims on Schedukaims Secured by Proper.	
Exam Y 4.1	ples: Boats, trailers, motors lo 'es Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secucreditors Who Have Classification of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification of the Current value of the	claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ured claims on Scheduk aims Secured by Proper Current value of the	

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D	ebtor 1	Robert		mber (if known)	
		First Name	Middle Name Last Name		
Pa	art 3:	Describe Y	our Personal and Household Items		
D	o you	own or hav	e any legal or equitable interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
-			and furnishings bliances, furniture, linens, china, kitchenware		
ゼ		Describe	Misc. Household Goods and Furniture		\$350.00
, _		tronics bles: Television	s and radios; audio, video, stereo, and digital equipment; computers, printers, scann	ers; music	
✓	Yes. I	Describe	Misc. Electronics		\$250.00
8		•	lue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects bin, or baseball card collections; other collections, memorabilia, collectibles	;	
✓	No				
	Yes. I	Describe			
6		oles: Sports, pl	orts and hobbies notographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, sks; carpentry tools; musical instruments	skis; canoes	
V	No				
	Yes. I	Describe			
1	I 0. Fire Examp		les, shotguns, ammunition, and related equipment		
V	No				
E	Yes. I	Describe			
1	_ `		clothes, furs, leather coats, designer wear, shoes, accessories		
L	No				
✓	Yes. I	Describe	Used Clothing		\$225.00
1	_	•	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watche er	es, gems,	
$ \leq $	No Vac I	Dogorib -			
L	Yes. I	Describe			
1	Examp	n-farm animal oles: Dogs, cat	Is s, birds, horses		
✓	No				
	Yes. I	Describe			
		other person	nal and household items you did not already list, including any health aids you	ı did not list	
⊻	4				
	Yes. I	Describe			
			alue of all of your entries from Part 3, including any entries for pages you have t number here		\$825.00

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Debto	or 1 Robert First Name	Middle Name	Koyn Last Name	Case number (if known)	
Part 4		Financial Assets	Last Name		
		y legal or equitable interest	in any of the follow	ving?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	amples: Money you ha			d on hand when you file your petition	
	✓ Yes			Cash:	\$25.00
	and other similar in	avings, or other financial accounts stitutions. If you have multiple acc		shares in credit unions, brokerage houses, nstitution, list each.	
	☑ No ☑ Yes		Institution name:		
		17.1. Checking account:	Chase		\$460.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:	•		
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
		or publicly traded stocks investment accounts with broker	age firms, money mark	et accounts	
	Yes	Institution or issuer name:			
					·
		·			
	Non-publicly traded s an LLC, partnership, a		ted and unincorporat	ed businesses, including an interest in	
	Yes. Give specific information about	Name of entity		% of ownership:	
	them				

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Debt	tor 1 Robert		Koyn	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers nents are those you cannot transfer assuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in I	IRA, ERISA, Keogh, 401(k), 403(b		s, or other pension or profit-sharing plans	
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	, ,	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		d prepayments of deposits you have made so that with landlords, prepaid rent, publi Electric:			
	_	Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract f	or a periodic payment of money to	vou. either for life or for	r a number of vears)	
_0.	✓ No Yes	Issuer name and description:	, , , , , , , , , , , , , , , , , , , ,	aa	

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Debto	or 1 Robert		Koyn	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		an education IRA, in an account in 530(b)(1), 529A(b), and 529(b)(1).	a qualified ABLE program, or u	nder a qualified state tuition program.	
	✓ No Yes	Institution name and description. Se	eparately file the records of any inte	erests.11 U.S.C. § 521(c):	
0.5	.		Alberta e de la Peterta de	· A · A · A · A · A · A · A · A · A · A	
25.	_	able or future interests in property for your benefit	y (other than anything listed in i	ine 1), and rights or powers	
	✓ No Yes. Desc	cribe			
26.	_	yrights, trademarks, trade secrets ernet domain names, websites, proce		=	
	✓ No Yes. Desc	oribe			
	<u> </u>				
27.		nchises, and other general intang ilding permits, exclusive licenses, coo		or licenses, professional licenses	
	✓ No				
	Yes. Desc	cribe			
Mon	ey or prope	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or prope Tax refunds o				portion you own?
	Tax refunds o				portion you own? Do not deduct secured
	Tax refunds o	wed to you		Federal:	portion you own? Do not deduct secured
	Tax refunds o			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds o	wed to you specific information at them, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds o No Yes. Give abou you and Family support	specific information at them, including whether already filed the returns the tax years	support, child support, maintenar	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family support	specific information at them, including whether already filed the returns the tax years	support, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas	specific information at them, including whether already filed the returns the tax years	support, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas	specific information at them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal	support, child support, maintenar	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas	specific information at them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal	support, child support, maintenar	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas	specific information at them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal	support, child support, maintenar	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family suppo Examples: Pas No Yes. Give	specific information ut them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal specific information	support, child support, maintenar	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds o No Yes. Give abou you and Family suppor Examples: Pas No Yes. Give Other amount Examples: Unp	specific information at them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal specific information	ents, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas No Yes. Give Other amount Examples: Unp Soot	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal specific information Its someone owes you paid wages, disability insurance paymetial Security benefits; unpaid loans yo	ents, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds o No Yes. Give abou you and Family support Examples: Pas No Yes. Give Other amount Examples: Unp Soot	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal specific information Its someone owes you paid wages, disability insurance paymetial Security benefits; unpaid loans yo	ents, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Robert		Koyn	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance paramples: Health, disabil		h savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insurrof each policy and list	ance company	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary property because someo No Yes. Describe	of a living trust, expect p		cy, or are currently entitled to receive	
33.			ou have filed a lawsuit or made ance claims, or rights to sue	e a demand for payment	
34.	Other contingent and uto set off claims No Yes. Describe	 unliquidated claims of e	very nature, including counter	rclaims of the debtor and rights	
35.	Any financial assets yo No Yes. Describe	u did not already list			
36.		•	Part 4, including any entries f		\$485.00
Part				nterest In. List any real estate in Pa	rt 1.
37.	No. Go to Part 6. Yes. Go to line 38.	y legal or equitable inte	rest in any business-related p	roperty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable on No Yes. Describe	r commissions you alrea	ady earned		
39.	Office equipment, furni Examples: Business-relat No Yes. Describe		modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices

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Deb	tor 1 Robert	Koyn Case number (if k	nown)
1.0	First Name	Middle Name Last Name	
40.	Machinery, fixtures, eq	quipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
	_		
44			
41.	Inventory		
	✓ No		
	Yes. Describe		
	_		
12	Interests in partnership	ne or inint ventures	
42.		ps or joint ventures	
	✓ No	Name of entity: % of	ownership:
	Yes. Give specific	rano di ditaly.	who only.
	information about them		
	arom		
			
12	Customor lists mailing l	lists, or other compilations	
45.		nsis, or other compliations	
	✓ No		
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Descri	be	
44.	Any business-related p	property you did not already list	
	✓ No		
	Yes. Give specific	-	
	information		
		ll of your entries from Part 5, including any entries for pages you have attached r here	1
•			
Part		rm- and Commercial Fishing-Related Property You Own or Have an	Interest In.
	If you own or have an i	interest in farmland, list it in Part 1.	
46.	Do you own or have an	ny legal or equitable interest in any farm- or commercial fishing-related proper	ty?
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims
	Ш		or exemptions
47.	Farm animals		
	Examples: Livestock, po	oultry, farm-raised fish	
	✓ No		
	Yes. Describe		
	_		

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Debt	tor 1 Robert First Name		oyn (Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.		rcial fishing-related property you did n	not already list		
	✓ No Yes. Describe				
		I of your entries from Part 6, including		ı have attached	
>				L	
Part	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No	s, country out mondership			
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	at number here		•
Part 8	8: List the Totals of	Each Part of this Form			
		, line 2		>	<u> </u>
56. r	oart 2 total vehicles, lin	e 5	\$6175.00		
57. P	art 3: Total personal an	d household items, line 15	\$825.00		
58. P	art 4: Total financial as	sets, line 36	\$485.00		
59. F	Part 5: Total business-re	elated property, line 45	<u> </u>		
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62.1	Гotal personal property.	Add lines 56 through 61	\$7485.00	Copy personal property total	+ \$7485.00
					\$7485.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Robert		Koyn			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)	,		(Otate)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	as Exempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.						
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	You are claiming federal exemptions	s. 11 U.S.C. § 522(b)(2	2)				
2.	—. For any property you list on <i>Schedule A/B</i> that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
		Copy the value from Schedule A/B					
	Brief description: Misc. Household Goods and Furniture	\$350.00	\$350.00 100% of fair market value, up to any	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 06		applicable statutory limit				
	Brief description: Misc. Electronics	\$250.00	\$250.00	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit				
3.	✓ No	y 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

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Debtor 1 Robert Koyn Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(a) \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$460.00 description: **✓** \$460.00 Checking account, 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS \$6,175.00 5/12-1001(b) description: **✓** \$0 Honda Accord, 2005, 100% of fair market value, up to any 2005 Honda Accord applicable statutory limit Line from

Schedule A/B:

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		D0	cument Page 22 of	70		
Fill in th	nis information to identify your ca	ase:				
Debtor	1 Robert First Name	Middle Name	Koyn Last Name			
Debtor (Spouse,	2	Middle Name	Last Name			
United	States Bankruptcy Court for the:	Northern	District of Illinois(State)			
Case nu			(State)			
Offic	cial Form 106D			_		Check if this is a amended filing
Sch	edule D: Credit	ors Who Hav	ve Claims Secur	ed by Prop	ertv	12/1
✓ Part 1:	Yes. Fill in all of the information	nit this form to the court vn below.	vith your other schedules. You ha			
i	List all secured claims. If a credi separately for each claim. If more ti n Part 2. As much as possible, list name.	han one creditor has a part	ticular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	ONEMAIN Creditor's Name PO BOX 1010 Number Street	2005 Honda Accord As of the date you file,	that secures the claim: , the claim is: Check all that apply.	<u>\$8,498.00</u>	\$6,175.00	\$2,323.00
7	EVANSVILLE IN 47706 City State ZIP Code Who owes the debt? Check one. Debtor 1 only	Contingent Unliquidated Disputed Nature of lien. Check a	all that apply			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you r car loan)	made (such as mortgage or secured			
	At least one of the debtors and another	Judgment lien from	as tax lien, mechanic's lien) a lawsuit			
	Check if this claim relates to a community debt Date debt was 2/2017	Other (including a right				
i	ncurred	Last + digits of accoun	it iluilibei			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$8,498.00

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Debtor 1 Robert Koyn First Name Middle Name Last Name Debtor 2 (Spouse, if filling) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106B). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Winh Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (iff known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? Yes. Yes. Yes. Yes. Yes. Yes. Yes. Yes. Yes. Register Nonpriority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one cerditor holds an particular claim, list the creditor in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)									
First Name	Fill	in this infor	mation to identify your c	ase:					
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the:	Deb	otor 1			,				
United States Bankruptcy Court for the: Northern District of Illinois (State)	l		First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: Northern District of Illinois Case number (fixnown) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the reparty to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule 8. Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule 9. Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule 9. Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule 9. Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule 9. Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule 9. Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims and part 2 for creditor space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. No. Go to Part 2. Should be provided the provided part 1. If more than one priority and nonpriority amounts, list the creditor space and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claim			First Name	Middle Name	Last Name				
Case number ((Kanown)) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule C: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? Ves. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	(Spc	ruse, ii iiiiig)	First Name	Middle Name	Last Name				
Case number ((Itknown)) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority am ononpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	Uni	ted States E	Sankruptcy Court for the:	Northern	District of Illinois				
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Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? Yes. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)									
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Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	1.	Do any cr	reditors have priority ur	secured claims against v	ou?				
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	2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit s in alphabetical order accord e than one creditor holds a	y and nonpriority amounts ding to the creditor's name particular claim, list the oth	s, list that claim here and show e. If you have more than two pr her creditors in Part 3.	both priorit	ty and nonpric	ority amounts.
		(For an ex	planation of each type of	claim, see the instructions f	or this form in the instruct	ion booklet.)			

claim

amount

amount

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Debto	or 1 Robert	die Nieure	Koyn	Case number (if known)	
Part 2		dle Name / Unsecured Clai	Last Name		
3. [Do any creditors have nonpriority unse No. You have nothing to report in t	cured claims again	st you?	court with your other schedules.	
L I	unsecured claim, list the creditor separatel	y for each claim. For	each claim list	of the creditor who holds each claim. If a creditor has more ed, identify what type of claim it is. Do not list claims already in it 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
	DEST 500 (00T				Total claim
4.1	BEST EGG/SST Nonpriority Creditor's Name		La	ast 4 digits of account number	\$10,000.00
	4315 PICKETT RD Number Street		w	hen was the debt incurred?n/a	
	Number Street		A	s of the date you file, the claim is: Check all that apply. Contingent	
	SAINT JOSEPH Missouri	64503		Unliquidated	
	City State Who incurred the debt? Check one.	Zip Code		Disputed	
	Debtor 1 only		Ty	/pe of NONPRIORITY unsecured claim:	
	Debtor 2 only		L	Student loans	
	Debtor 1 and Debtor 2 only		L	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and and	other		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt			Other. Specify Loan	
	Is the claim subject to offset? No Yes				
4.2	CCS/FIRST SAVINGS BANK			ast 4 digits of account number 0121	\$13.00
	Nonpriority Creditor's Name 500 E 60TH ST N			/hen was the debt incurred? 11/2016	
	Number Street		Α:	s of the date you file, the claim is: Check all that apply.	
			—— Ë	Contingent	
	SIOUX FALLS South Dake City State	ota 57104 Zip Code		Unliquidated	
	Who incurred the debt? Check one.	<u> </u>		Disputed	
	Debtor 1 only		Ty	pe of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or	
	At least one of the debtors and and		Г	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a c	community debt	_	debts Other. Specify CreditCard	
	Is the claim subject to offset? ✓ No		<u> </u>	Other. Specify CreditCard	
	Yes				
4.3	DISCOVER FIN SVCS LLC			and divide of a count number 0010	\$4,574.00
	Nonpriority Creditor's Name			ast 4 digits of account number 6213 Then was the debt incurred? 11/2016	ψ 1,0 · 1.00
	PO BOX 15316 Number Street		-		
			—— A:	s of the date you file, the claim is: Check all that apply. Contingent	
	WILMINGTON Delaware	19850	F	Unliquidated	
	City State Who incurred the debt? Check one.	Zip Code	F	Disputed	
	Debtor 1 only		Ty	pe of NONPRIORITY unsecured claim:	
	Debtor 2 only		Г	Student loans	
	Debtor 1 and Debtor 2 only		Ī	Obligations arising out of a separation agreement or	
	At least one of the debtors and and	other	_	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a c	community debt	L	debts	
	Is the claim subject to offset?		V	Other. Specify <u>CreditCard</u>	
	✓ No Yes				

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Debtor 1 Robert Koyn Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** FIFTH THIRD BANK 4.4 \$531.00 Last 4 digits of account number 9013 Nonpriority Creditor's Name PO Box 9013 When was the debt incurred? 6/2017 Street Number As of the date you file, the claim is: Check all that apply. Contingent 75001 Addison Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes MERRICK BANK CORP \$3,000.00 Last 4 digits of account number 6924 Nonpriority Creditor's Name PO BOX 9201 When was the debt incurred? 12/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated OLD BETHPAGE 11804 New York City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify ____ Is the claim subject to offset?

✓ No Yes Case 17-22763 Doc 1 Filed 07/31/17 Entered 07/31/17 14:54:31 Desc Main Document Page 26 of 70

Debtor 1 Robert Koyn Case number (if known) Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00

\$18,118.00

\$18,118.00

6h. Debts to pension or profit-sharing plans, and other similar

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:					
Debtor 1	Robert		Koyn		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number	-				
(If known)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			טט	cument Page	20 01 70
Fill i	n this infor	mation to identify your c	ase:		
Deb	tor 1	Robert		Koyn	
Dob	tor 2	First Name	Middle Name	Last Name	
	use, if filing)	First Name	Middle Name	Last Name	
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois	
Cas	e number			(State)	
(If kn	own)				Check if this is an
					Check if this is an amended filing
Of	ficial	Form 106H			
<u></u>	hodul	e H: Your Cod	lobtoro		12/15
<u> </u>	neaui	e n. Your Coc	ienioi 2		12/15
		er every question.	ou are filing a joint case, do	not list either spouse as a c	odebtor.)
2.			lived in a community propinction, Puerto Rico, Texas, Wa	- ,	Community property states and territories include Arizona, California,
		Go to line 3.			
			er spouse, or legal equival	ent live with you at the tim	e?
		No Ves In which communit	v state or territory did you	live?	_ Fill in the name and current address of that person.
	Ш	res. III Willon Communi	y state of territory did you		- I ill ill the hame and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equi	valent	_
		Number Street			_
		City	State	Zip Code	<u> </u>
3.	In Column	ı 1, list all of your codel	otors. Do not include vour	spouse as a codebtor if v	our spouse is filing with you. List the person shown in line 2
٥.	Column	i i, not an or your coder			our spouse is ming with you. List the person shown in line 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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			Jannone	. age 20				
Fill in this in	nformation to identify	your case:						
Debtor 1	Robert		Koyn					
	First Name	Middle Name	Last N	ame	— Che	eck if this is:		
Debtor 2	g) First Name	Middle Name	Last N	lama	— I п	An amended f	ling	
					1 7	A supplement	showing post-	-petition chapter 13
United States the: Case numbe	s Bankruptcy Court for r	Northern	_ District of Illi (S	inois State)		expenses as o		
(If known)						MM / DD / YY	YY	
Official	Form 106I							
Schedu	ıle I: Your In	come						12/15
number (if k	escribe Employme		et to this for	m. On the to	p of any addit	ionai pages,	write your n	ame and case
1. Fill in yo informat	ur employment		Debtor 1			Debtor 2		
If you ha attach a s information	ve more than one job, separate page with on about additional	Employment status	Emplo	oyed mployed		Employe		
employer	s. eart time, seasonal, or	Occupation						
	oyed work.	Employer's name		First Student Bus Co. 16951 State St Number Street		Echo Joint Agreement-		
	on may include student maker, if it applies.	Employer's address				350 W 154t Number Stree		
			South Holland	Illinois	60473	South Holland	Illinois	60473
		How long employed there?	City	State	Zip Code	City	State	Zip Code
Estimate n	ess you are separated.	the date you file this form			-			
	ur non-filing spouse hav e, attach a separate she	e more than one employer, et to this form.	combine the		, .	For Debtor 2		low. If you need
					Debtor 1	non-filing sp	ouse	
		ary, and commissions (before, calculate what the monthly		2.	\$1,516.67		\$312.00	
3. Estima	te and list monthly ove	rtime pay.		3.	+ \$0.00		+ \$0.00	

4. Calculate gross income. Add line 2 + line 3.

\$312.00

\$1,516.67

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Debtor 1Robert First Name Middle Name	Koyn Last Name	Case number known)	(if	
THOCHAINC MICCO HAINC	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$1,516.67	\$312.00	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$351.00	\$0.00	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance	5e.	\$0.00	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	\$0.00	
5g. Union dues	5g.	\$0.00	\$0.00	
5h. Other deductions. Specify:	5h. +	\$0.00 +	\$0.00	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$.	+5f + 5g 6.	\$351.00	\$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7.	\$1,165.67	\$312.00	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar	nd			
the total monthly net income.	8a.	\$0.00	\$0.00	
8b. Interest and dividends	8b.	\$0.00	\$0.00	
 Family support payments that you, a non-filing spouse, of dependent regularly receive 				
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	8c.	\$0.00	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	\$0.00	
8e. Social Security	8e.	\$1,173.00	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	iits 8f.	\$0.00	\$0.00	
8g. Pension or retirement income	8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify: See attached	8h. ⊣	\$0.00 +	\$269.10	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$1,173.00	\$269.10	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$2,338.67 +	\$581.10 =	\$2,919.77
 State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of yo friends or relatives. Do not include any amounts already included in lines 2-10 or am 	ur household, you	ır dependents, your roomm		
Specify:			11	1. +\$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$2,919.77 Combined
13. Do you expect an increase or decrease within the year after No. Yes. Explain:	er you file this for	m?		monthly income

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Debtor 1Robert		Koyn		_ Case number (if				
First Name	Middle Name	Last Nam	ie	known)				
Part 1: Describe Employm	nent							
	Debtor 1			Debtor 2				
Employment status	Employed			Employed				
	Not Employed			Not Employed				
Occupation								
Employer's name	Kickert School Bus I	Line Inc.		Bloom Township H	ligh School Dist	. 206		
Employer's address	20575 Torrence Ave)		100 W. 10th St.	100 W. 10th St.			
	Number Street			Number Street				
	Chicago Heights	Illinois	60411	Chicago Heights	Illinois	60411		
	City	State	Zip Code	City	State	Zip Code		
How long employed there?		<u></u>						

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Debtor 1 Robert Koyn Case number (if known)

Part 2: Give Details About Monthly Income

Official Form 106l. Additional page.

For Debtor 1 For Debtor 2 or non-filing spouse

8h. Other monthly income. Specify:

\$0.00

\$269.10

1. Bloom Township High School Dist. 206

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		Doc	ument Page 33 of 7	U	
Fill in this infor	mation to identify your	case:			
Debtor 1	Robert		Koyn		
Dahta : 0	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	g
United States E	Bankruptcy Court for the	: Northern	District of Illinois (State)		owing post-petition chapter 13 ne following date:
Case number (If known)				MM / DD / YYYY	
Official	Form 106J				
	e J: Your Exp	enses			12/15
information. If (if known). Ans		, attach another sheet to thi	are filing together, both are equa is form. On the top of any addition		
1. Is this a joi					
✓ No. Go	to line 2				
Yes. De	oes Debtor 2 live in a s	separate household?			
	¬ No	•			
L	_	ile Official Forms 106.I-2 Exp	enses for Separate Household of Deb	ntor 2	
2 Do you hav			Sirioco for ocparate frouderiora of Box	101 2.	
Do not list D Debtor 2.	ebtor 1 and	es. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
3. Do your exp	enses include				<u> </u>
expenses of than	f people other	No.			
yourself and dependents	u your	⁄es			
Part 2: Estin	mate Your Ongoing	Monthly Expenses			
	of a date after the bank		you are using this form as a supp pplemental Schedule J, check th	_	
		cash government assistance it on Schedule I: Your Incom			Your expenses
	or home ownership ex or the ground or lot. 4.	xpenses for your residence. I	Include first mortgage payments and	I	\$500.00
If not incl	uded in line 4:				
4a. Real es	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Robert Middle Name
 Koyn
 Case number (if known)

 Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$255.00
6b. Water, sewer, garbage collection	6b.	\$50.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$170.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$510.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$125.00
10. Personal care products and services	10.	\$109.00
11. Medical and dental expenses	11.	\$50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$150.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Spouse's Car Note	17c	\$400.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.	40	40.00
Specify: 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Robe			Koyn	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses	S.				\$2,619.00
	nes 4 through 21.					\$0.00
	`	**	from Official Form 106J-2	2		\$2,619.00
22c. Add lii	ne 22a and 22b. The resu	ult is your monthly exp	enses.		22.	
23. Calculate	your monthly net incon	ne.				
23a. Copy	line 12 (your combined n	monthly income) from S	Schedule I.		23a	\$2,919.77
23b. Copy	your monthly expenses f	from line 22 above.			23b	\$2,619.00
	ct your monthly expense	, ,	ncome.			\$300.77
The re	esult is your monthly net	income.			23c	
			pan within the year or do y			

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Robert		Koyn		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number (If known)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Robert Koyn	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 7/31/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in	n this info	ormation to identify your c	ase:					
Debt	or 1	Robert		Koyn		_		
Debt	or 2	First Name	Middle N	lame Last Nar	ne			
	ise, if filing)	First Name	Middle N	lame Last Nar	ne	-		
Unite	ed States	Bankruptcy Court for the:	Northern	District of Illin (Sta		_		
Case (If kno	e number wn)			(316	iie)	-		
Off	ficial	Form 107						Check if this is a amended filing
Sta	teme	ent of Financia	l Affairs f	or Individuals	Filing fo	r Bankru	ıptcy	04/1
infor	mation.	ete and accurate as po If more space is neede nown). Answer every q	ed, attach a sepa					
Part	1: Giv	e Details About Your	Marital Status	and Where You Lived	d Before			
1.	What is	s your current marital st	atus?					
		arried ot married						
2.	During	the last 3 years, have yo	ou lived anywhere	other than where you l	ive now?			
	✓ No	o es. List all of the places yo	ou lived in the last	3 years. Do not include	where you live	now.		
	De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same a	as Debtor 1		Same as Debtor 1
	Nu	umber Street		From	Number Str	reet		From To
	Cit	ty State	Zip Code		City	State	Zip Code	
					Same a	as Debtor 1		Same as Debtor 1
	Nu	umber Street		From To	Number Str	reet		From To
	Cit	ty State	Zip Code		City	State	Zip Code	
	and territ	ne last 8 years, did you e ories include Arizona, Califo . Make sure you fill out S	ornia, Idaho, Louis	iana, Nevada, New Mexico	o, Puerto Rico, T			

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Koyn Debtor 1 Robert Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$15962.42 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$23334.17 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$23000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. YTD SSI \$7,038.00 From January 1 of current year until the date you filed for bankruptcy: Est. SSI \$14,076.00 For last calendar year: (January 1 to December 31, 2016 \$13,596.00 Est. SSI For the calendar year before that: (January 1 to December 31, 2015

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Koyn Debtor 1 Robert _ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage MERRICK BANK CORP 04/2017 \$1000.00 \$3000.00 Creditor's Name Car PO BOX 9201 Credit card Number Street Loan repayment OLD New York 11804 Suppliers or **BETHPAGE** vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Robert			Ko	yn	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi corp age	ders include your porations of whic	relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are relatives; a	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Debtor 1 Robert Koyn Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Robert	Koyn	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		pank or financial institution, set off any amo	unts from your
	✓ No ✓ Yes. Fill in the details.			
	Tool I in it als assails.	Decembe the action th	a avaditar taak	Amarint
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12	Within 1 year before you filed for bankruptcy, was a	ny of your property in the	nossession of an assignee for the benefit of	creditors a court-
	appointed receiver, a custodian, or another official?		possession of an assigned for the sonone of	orountors, a court
	✓ No			
	Yes			
Part	15: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
			giita	
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
				<u> </u>
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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ebtor 1	Robert		Koyn	Case number (if know	vn)	
		dle Name	Last Name		_	
. Wit	thin 2 years before you filed for bar	nkruptcy, did y	ou give any gifts or contribut	ions with a total value	of more than \$600	to any charity?
~	No					
Ě		ar acetrila stian	_			
	Yes. Fill in the details for each gift	or contribution	1.			
	Gifts or contributions to charities	s	Describe what you contrib	outed	Date you	Value
	that total more than \$600				contributed	
	Charity's Name					
	Sinding Sinding					
	Number Street					
	. Tallioo. Gassi					
	City State Z	Zip Code				
	,	•				
rt 6:	List Certain Losses					
Wit	thin 1 year before you filed for bank	kruptov or sinc	e vou filed for bankruptcy, di	d vou lose anything be	cause of theft, fire.	other disaster, or
	mbling?			, ,		,
	No					
✓						
Ш	Yes. Fill in the details.					
	Describe the property you lost ar	nd	Describe any insurance co	overage for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that ins		loss	lost
			pending insurance claims or	n line 33 of <i>Schedule</i>		
			A/B: Property.			
t 7:	List Certain Payments or Tran	nsfers				
. Wit	List Certain Payments or Transhin 1 year before you filed for bankout seeking bankruptcy or preparing	kruptcy, did yo ng a bankruptc	y petition?			anyone you consulte
. Wit	thin 1 year before you filed for bank	kruptcy, did yo ng a bankruptc	y petition?			anyone you consulte
. Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	y petition?			anyone you consulte
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	ey petition? credit counseling agencies for s	ervices required in your b	ankruptcy.	
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	y petition?	ervices required in your b		Amount of payment
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	ey petition? credit counseling agencies for s Description and value of a	ervices required in your b	pankruptcy. Date payment	Amount of
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer	Amount of
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petitio No Yes. Fill in the details.	kruptcy, did yo ng a bankruptc	ey petition? credit counseling agencies for s Description and value of a	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petitio No Yes. Fill in the details.	kruptcy, did yo ng a bankruptc	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petitio No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	kruptcy, did yo ng a bankruptc	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparing lude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	kruptcy, did yo ng a bankruptc	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparing lude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	kruptcy, did yong a bankruptc n preparers, or o	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparing lude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	kruptcy, did yong a bankruptc n preparers, or o	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparing lude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	kruptcy, did yong a bankruptc n preparers, or o	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparing lude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	kruptcy, did yong a bankruptc n preparers, or o	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparinude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Z	kruptcy, did yong a bankruptc n preparers, or o	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparing lude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Z	kruptcy, did yong a bankruptc n preparers, or o	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparinude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Z	kruptcy, did yong a bankruptc n preparers, or o	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparinude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Z	kruptcy, did yong a bankruptc n preparers, or o	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparing lude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Z Email or website address Person Who Made the Payment, if N	kruptcy, did yong a bankruptc n preparers, or o	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparing lude any attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Z Email or website address Person Who Made the Payment, if N	kruptcy, did yong a bankruptc n preparers, or o	ey petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
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Debt		Robert		Koyn	Case number <i>(if known</i> ,		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed p you deal with your credi not include any payment or	tors or to make paym		half pay or transfer	any property to a	anyone who promised to
	✓	No Yes. Fill in the details.					
				Description and value of any protransferred	pperty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your b	usiness or financial at and transfers made as s	security (such as the granting of a secu			
				Description and value of proper transferred		y property or ceived or debts p	Date transfer was made
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
19.	ben	hin 10 years before you fil eficiary? ese are often called asset-pr No		d you transfer any property to a self-	settled trust or sim	ilar device of whi	ch you are a
		Yes. Fill in the details.		Description and value of the p	roperty transferred		Date transfer was
		Name of trust					made

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Debtor 1 Robert Koyn Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Koyn Debtor 1 Robert Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debto		Robert			Koyn	Case n	number <i>(if l</i>	known)		
		First Name		Middle Name	Last Name					
26.		e you been a part	y in any judio	cial or administra	tive proceeding unde	r any environmenta	l law? Inc	clude settlem	ents and orde	rs.
	Ħ	Yes. Fill in the det	tails.							
	ш			c	Court or agency		Nature o	f the case		Status of the
		Case title								Pending
				C	Court Name					On appeal
		Case number			lumberStreet					Concluded
				C	City State	Zip Code				
Part	11:	Give Details Al	bout Your E	Business or Cor	nnections to Any Bu	usiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the fol	lowing co	onnections to	any business	?
		A sole propri	ietor or self-e	employed in a trad	de, profession, or othe	er activity, either full-	time or p	art-time		
		A member of	f a limited lial	bility company (LL	C) or limited liability p	artnership (LLP)				
		A partner in a	-							
				anaging executive						
		An owner of	at least 5% o	of the voting or eq	juity securities of a cor	rporation				
	V	No. None of the a	above applie	s. Go to Part 12.						
	Ħ				letails below for each	business.				
	Ш	Too. Oncon all an	ar apply abo			ure of the business		Employer Id	entification n	umber Do not
					Describe the nat	ure of the business				umber or ITIN.
					_			EIN:		
		Business Name								
		Number Street			-			Dates busin	ess existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code	_			From	То	
					Describe the nat	ure of the business			entification nation in ial Security na	umber Do not umber or ITIN.
		Business Name			-			EIN:		
		Number Street			-			Dates busin	ess existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			entification n	
									iai Security ni	umber or ITIN.
		Business Name			-			EIN:		
		Number Street			-			Dates busin	ess existed	
		0.1	01	7:. 0 :	Name of account	tant or bookkeeper				
		City	State	Zip Code				From	To	

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Deb	tor 1	Robert			Koyn	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did you	give a financial statemen	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		Number Street				
		Number Officer				
		City	State	Zip Code		
Part	4.0	Sign Below				
t	rue a	and correct. I unde	erstand that	making a false state	ment, concealing proper	nts, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		x /s/	Robert Koyn			×
			ure of Debtor	1		Signature of Debtor 2
		Date 7	7/31/2017			Date 7/31/2017
	Did yo	ou attach addition	al pages to	Your Statement of F	nancial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
]]	☱.	lo 'es				
	Did yo	ou pay or agree to	pay someor	e who is not an atto	rney to help you fill out b	ankruptcy forms?
r	. . N	lo				
[_	es. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distr	rict of Illinois					
re_	Robert Koyn		Case No.					
	Debtor			(If known)				
			Chapter	Chapter 13				
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY	FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	e petition in bankruptcy, or agreed	to be paid to me, for services				
	For legal services, I have agreed to a	cept		\$4,000.00				
	Prior to the filing of this statement I	nave received		\$400.00				
	Balance Due			\$3,600.00				
2.	The source of the compensation paid	to me was:						
	Debtor	Other (specify	<i>(</i>)					
3.	The source of the compensation paid	I to me is:						
	✓ Debtor	Other (specify	<i>(</i>)					
4.	I have not agreed to share the ab members and associates of my I		on with any other person unless th	ney are				
		v firm. A copy of the agreen	vith a other person or persons who nent, together with a list of the nar					
5.	In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	al service for all aspects of the bar g advice to the debtor in determini	• •				
	b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which may	y be required;				
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any	y adjourned hearings thereof;				
	d. Representation of the debtor	in adversary proceedings a	and other contested bankruptcy ma	atters;				
6.	By agreement with the debtor(s), the	above-disclosed fee does r	not include the following services:					
		CERTIFIC	CATION					
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	e statement of any agreeme	ent or arrangement for payment to	me for representation of the				
	7/31/2017		/s/ Morsheda Hashem					
	Date Signature of Attorney							
			Semrad Law Firm					
			Name of law firm					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/31/2017	
Signed:		
/s/ Robe	ert Koyn	
		/s/ Morsheda Hashem
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Koyn, Robert	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	TRIX
Th knowledge	ne above named Debtors hereby verify the.	nat the attached list of creditors is to	rue and correct to the best of their
Date:	7/31/2017	/s/ Koyn, Robert Koyn, Robert Signature of De	

ONEMAIN PO Box 3251 C/O Melissa Frymire Evansville, IN, 47731

DISCOVER FIN SVCS LLC PO Box 3025 New Albany, OH, 43054

MERRICK BANK CORP PO Box 10368 c/o Susan Gaines Greenville, SC, 29603

FIFTH THIRD BANK PO Box 9013 Addison, TX, 75001

CCS/FIRST SAVINGS BANK 500 E 60TH ST N SIOUX FALLS, SD, 57104

BEST EGG/SST 4315 PICKETT RD SAINT JOSEPH, MO, 64503 Case 17-22763 Doc 1 Filed 07/31/17 Entered 07/31/17 14:54:31 Desc Main Document Page 61 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/31/2017	
Signed:		
/s/ Robe	ert Koyn Ru K, Kay	/s/ Morsheda Hashem Manhal Hal
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Robert First Name	Middle Name	Koyn	Case number (if known)	
Part 6: Answer These (Questions for Reporting Purpose	Last Name	· · · · · · · · · · · · · · · · · · ·	
^{16.} What kind of debts d you have?	16a. Are your debts primaril "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril	ly consumer debts? Consal primarily for a personal, by business debts? Busine investment or through the	ramily, or household purp sess debts are debts that your operation of the busines	pose." ou incurred to obtain as or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No.		r any exempt property is ex ribute to unsecured creditor	ccluded and administrative rs?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,	001-50,000 001-100,000 re than 100,000
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million	0,000,001-\$1 billion 000,000,001-\$10 billion ,000,000,001-\$50 billion e than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$.	million	0,000,001-\$1 billion 000,000,001-\$10 billion ,000,000,001-\$50 billion e than \$50 billion
or you	I have examined this petition, and	d I doslove ti		
	I have examined this petition, and correct. If I have chosen to file under Cha of title 11, United States Code. If under Chapter 7. If no attorney represents me and out this document, I have obtained I request relief in accordance with I understand making a false state connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15	apter 7, I am aware that I m understand the relief avail I did not pay or agree to pay ed and read the notice requal the chapter of title 11, Ur ment, concealing property	nay proceed, if eligible, un able under each chapter, ay someone who is not a uired by 11 U.S.C. § 342(nited States Code, specifi	der Chapter 7, 11,12, or 13 and I choose to proceed n attorney to help me fill b).
	Signature of Debtor 1 Executed on 7/31/2017 MM / DD / Y		Signature of Debtor 2 Executed on	DD / YYYY

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		Doc	unioni rage or	01.70
Fill in this infor	mation to identify your	case:		
Debtor 1	Robert		Koyn	
Debtor 2	First Name	Middle Name	Last Name	_
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	_
Official	Form 106De	<u>ec</u>		Check if this is an amended filing
Declarat	ion About an	Individual Debt	or's Schedules	12/15
Part 1: Sign Did you pa	Y	eone who is NOT an attorne	y to help you fill out bankru	
I⊋I No		and the content and televine	y to help you lift out banker	ptcy forms?
	ame of person		Attach Bankruptcy Pet. Signature (Official Form	ition Preparer's Notice, Declaration, and n 119).
Under pena that they a	alty of perjury, I declar are true and correct.	e that I have read the sumn	nary and schedules filed wit	h this declaration and
/s/ Robert		E Kay	*	
Signature of	Deptor 1	/ V	Signature of	Debtor 2

Date

MM/DD/YYYY

Date 7/31/2017

MM/DD/YYYY

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Debtor 1 Robert First Name		Koyn	Construction
First Name	Middle Name	Last Name	Case number (if known)
28. Within 2 years before a	tou file of family a		the state of the s
creditors, or other part	ties.	ou give a financial state	nent to anyone about your business? Include all financial institution
process			
✓ No			
Yes. Fill in the deta	ils below.		
		Date issued	
Name		_	
Name		MM/DD/YYYY	
Number Street			
City	State Zip Code		
	Elp code		
Part 12: Sign Below			
I have read the answers of	n this Statement of Financial	Affairs and any attachn	ments and I declare under your li
Solution (Section 1)	bert Koyn Run Kan	or imprisonment for up to	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Solution (Section 1)	this Statement of Financial tand that making a false state sult in fines up to \$250,000, or bert Koyn And Karal of Debtor 1	or imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Solution (See San Fe. 1987) Solution (See	bert Koyn Kar Kar	or imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
/s/ Ro Signature Date 7/3	bert Koyn Kur K. of Debtor 1	Fimprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 7/31/2017
/s/ Ro Signature Date 7/3	bert Koyn Kur K. of Debtor 1	Fimprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
/s/ Ro Signature Date 7/3 Did you attach additional	bert Koyn Kur K. of Debtor 1	Fimprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 7/31/2017
/s/ Ro Signature Date 7/3	bert Koyn Kur K. of Debtor 1	Fimprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 7/31/2017
/s/ Ro Signature Date 7/3* Did you attach additional position of the positio	bert Koyn Am Kan of Debtor 1 1/2017 pages to Your Statement of F	imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 7/31/2017 duals Filing for Bankruptcy (Official Form 107)?
/s/ Ro Signature Date 7/3* Did you attach additional parts Yes Did you pay or agree to pay	bert Koyn Kur K. of Debtor 1	imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 7/31/2017 duals Filing for Bankruptcy (Official Form 107)?
Signature	bert Koyn Am Kan of Debtor 1 1/2017 pages to Your Statement of F	imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 7/31/2017 duals Filing for Bankruptcy (Official Form 107)?
/s/ Ro Signature Date 7/3* Did you attach additional parts Yes Did you pay or agree to pay	bert Koyn Am Kan of Debtor 1 1/2017 pages to Your Statement of F	imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 7/31/2017 duals Filing for Bankruptcy (Official Form 107)?

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Koyn, Robert		
	Debtor(s)	Case No	
		Chapter.	Chapter13
	VE	RIFICATION OF CREDITOR MATRIX	x
Tr knowledge	ne above named Debtors hereb e.	y verify that the attached list of creditors is true a	and correct to the best of their
Date:	7/31/2017	/s/ Koyn, Robert Koyn, Robert Signature of Debtor	AL K. Kar

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Det		Robert		Koyn	0	
		First Name	Middle Name	Last Name	Case number (if known)	
16,	Cal	culate the mediar	n family income that applies to	you. Follow these s	steps;	and the state of t
	16a	. Fill in the state in	which you live.	Illinois		
A CLUMPS	16b	. Fill in the number	of people in your household.	2		
Annual contraction of the second	16c	nousenoid	family income for your state and s	<u>32</u> 1 -	find a list of applicable median income amounts, go online	\$66,487.00
17.	How	do the lines com	pare?	or this form. This lis	find a list of applicable median income amounts, go online at may also be available at the bankruptcy clerk's office.	
1 TO THE RESERVE A STREET A ST		Line 15b is les under 11 U.S.	ss than or equal to line 16c. On th . <i>C. § 1325(b)(3).</i> Go to Part 3. D	- · · · · · · · · · · · · · · · · · · ·	this form, check box 1, <i>Disposable income is not determined</i> lation of Disposable Income (Official Form 122C-2).	
	17b.	U.S.C. § 1325	ore than line 16c. On the top of a	age 1 of this form,	check box 2, <i>Disposable income is determined under 11</i> posable Income (Official Form 122C-2). On line 39 of that	
Part	3: C	alculate Your C	Commitment Period Under	11 U.S.C. §1325	i(b)(4)	
18.	Сору	/ your total averag	e monthly income from line 11			
19.	Dedu	ct the marital adi	ustment if it applies If you	a series and a series and an arms	se is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	\$3,107.40
	19a.	If the marital adjustr	ment does not apply, fill in 0 on li	ne 19a.	ine 13.	PO 00
		Subtract line 19a		e-10-10-10-20-10-10-10-10-10-10-10-10-10-10-10-10-10	mana sa mana sa mana mana mana mana mana	-\$0.00
20.			monthly income for the year. F	Ollow these stens:		\$3,107.40
	20a. (Copy line 19b.	·	areco otopo.		
	ı	Multiply by 12 (the	number of months in a year).		and the state of t	\$3,107.40
	20b. 1	The result is your cu	rrent monthly income for the year	for this part of the	form.	x 12 \$37,288.80
	20c. (Copy the median far	mily income for your state and siz	e of household from	n line 16c	
		lo the lines compa				\$66,487.00
	✓ Li	ne 20b is less than ommitment period is	line 20c. Unless otherwise ordere s 3 years. Go to Part 4.	d by the court, on the	he top of page 1 of this form, check box 3, The	
[□ Li ₁ 4,	ne 20b is more thar <i>The commitment p</i>	n or equal to line 20c. Unless othe period is 5 years. Go to Part 4.	erwise ordered by th	e court, on the top of page 1 of this form, check box	
art 4:		ın Below				
	By	Signing here I decl	lare under penalty of			
	,		die difuel perially of perjury that t	he information on th	nis statement and in any attachments is true and correct.	
		c /s/ Robert Koyi	n Rou K. Kon	*		
		Signature of Debto	or 1	*	Signature of Debtor 2	Parameter 1
		Date 7/31/2017 MM/DD/YY	Ϋ́Υ		Date MM/DD/YYYY	my and an way
	If yo If yo abo	ou checked 17a, do ou checked 17b, fill ve.	NOT fill out or file Form 122C-2. out Form 122C-2 and file it with	this form. On line 3	9 of that form, copy your current monthly income from line 1-	4